

File a Claim action:

[15-11768-mdc Kevin J. McDermott](#)

Type: bk

Chapter: 13 v

Office: 2 (Philadelphia)

Assets: y

Judge: mdc

U.S. Bankruptcy Court

Eastern District of Pennsylvania

Notice of Electronic Filing

The following transaction was received from REBECCA ANN SOLARZ entered on 12/6/2019 at 2:18 PM EST and filed on 12/6/2019

Case Name: Kevin J. McDermott

Case Number: [15-11768-mdc](#)

Document Number: [doc](#)

Docket Text:

Notice of Mortgage Payment Change (Claim # 6) with Certificate of Service Filed by PNC Bank, National Association. (Attachments: # (1) Exhibit # (2) Service List)(SOLARZ, REBECCA)

The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:\\kmlfs02\users\lrodriguez\Desktop\NOPC.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=1008166204 [Date=12/6/2019] [FileNumber=28621334-0] [636e26a468806878ce5fda2dfc83467a8a2ab1e47ea4c7ee9f5b0defb80a2b48ccb991ad33f2e2dd821330d721f825d85f97a9b2473df721acf80fa359aafed6]]

Document description:Exhibit

Original filename:\\kmlfs02\users\lrodriguez\Desktop\EA.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=1008166204 [Date=12/6/2019] [FileNumber=28621334-1] [0d85fd6f24ba9091abeb74f2f45a77604bfa81ce326369406f47e5216ab5c412144731c69c06f2becf8a2326958121862070a23a33969575e7327cf163d31d62]]

Document description:Service List

Original filename:\\kmlfs02\users\lrodriguez\Desktop\COS.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=1008166204 [Date=12/6/2019] [FileNumber=28621334-2] [290b79746b7f7003147419d19f9082355ff9ad899366c427a331964b0f0b01b77d2ffa121d54ff37f5876c4351455e5ea5b2a091b7c6cd487bf2365f26f0a551]]

15-11768-mdc Notice will be electronically mailed to:

JOHN ERIC KISHBAUGH on behalf of Creditor PNC Bank, National Association
jkishbaugh@udren.com, vbarber@udren.com

WILLIAM C. MILLER, Esq.
ecfemails@ph13trustee.com, philaecf@gmail.com

SHERRI J. SMITH on behalf of Creditor PNC Bank, National Association
sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com

REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, National Association
bkgroup@kmlawgroup.com

United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

PAUL H. YOUNG on behalf of Debtor Kevin J. McDermott
support@ymalaw.com,
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com

15-11768-mdc Notice will not be electronically mailed to:

M&T Bank
1100 Wehrle Drive
Williamsville, NY 14221

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

Fill in this information to identify the case:

Debtor 1 KEVIN J MCDERMOTT

Debtor 2 MARCY M MCDERMOTT
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PA

Case number 1511768 (State)

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, NACourt claim no. (if known): 6

Last 4 digits of any number you use to
identify the debtor's account:

7 4 6 7

Date of payment change:

Must be at least 21 days after date
of this notice

01/01/2020

New total payment:

Principal, interest, and escrow, if any

\$ 1,332.02

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 643.36 New escrow payment: \$ 605.59

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 KEVIN J MCDERMOTT Case number (if known) 1511768
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Rebecca A. Solarz Date 11/25/2019
Signature

Print: Rebecca A. Solarz Title Attorney for Creditor
First Name Middle Name Last Name

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000
Number Street
Philadelphia, PA, 19106
City State ZIP Code

Contact phone 215-627-1322 Email RSolarz@KMLlawgroup.com



KEVIN J MCDERMOTT
MARCY M MCDERMOTT
2821 MURRAY AVE
BENSALEM PA 19020-2632

LOAN NUMBER: [REDACTED]
PREPARED: November 8, 2019

CUSTOMER SERVICE 1-800-822-5626

pnc.com/homehq

Your Escrow Summary

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	January, 2020	January, 2019
Payment Amount	\$1,332.02	\$1,369.79
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$726.43	\$726.43
Escrow Items	\$555.20	\$521.61
Escrow Surplus/Shortage Amount	\$50.39	\$121.75
Total Monthly Payment	\$1,332.02	\$1,369.79
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$427.62	\$418.03
Monthly Insurance Amount	\$127.58	\$103.58
Monthly MIP/PMI Amount	\$0.00	\$0.00
Monthly Surplus/Shortage Amount	\$50.39	\$121.75
Total Monthly Escrow Amount	\$605.59	\$643.36
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$5,131.44	\$5,016.33
Annual Insurance Amount	\$1,531.00	\$1,243.00
Annual MIP/PMI Amount	\$0.00	\$0.00
Total Annual Escrow Collection Amount	\$6,662.44	\$6,259.33

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

Why did my payment change?

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

What should I do if I receive a tax bill?

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

PNC Bank
Attn: Tax Department-B6-YM13-01-7
P.O. Box 1804
Dayton, OH 45401-1804

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

PNC Bank, National Association
ISOA ATIMA
P.O. Box 7433
Springfield, OH 45501
888-229-5429

If there is a shortage in my escrow account, what should I do?

You may pay the shortage in your escrow account using the coupon attached to the escrow analysis. Upon receipt of the payment of the shortage, we will adjust your payment to reflect the lower payment amount. If you choose not to pay the shortage, the shortage will be spread over the next 12 months, interest free. In either case, your payment will be adjusted to reflect the new amount. If you currently use a coupon book for remitting your payment, a new book will be sent to you within 20 days of the original escrow analysis.

My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

For future reference, please note the following methods available for you to contact us:

Website / Online Loan Information Account Access 24 hours a day – 7 days a week pnc.com/homehq	Voice Connect / Customer Service Convenient • Toll-Free • Easy-To-Use 1-800-822-5626
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Mailing Addresses:

Customer Service Inquiries PNC Bank Attn: Customer Service Research B6-YM07-01-7 P.O. Box 1820 Dayton, OH 45401-1820	Overnight / Express Mail Payments PNC Bank 2012 Corporate Lane Suite 108 Naperville, IL 60563
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PROPERTY ADDRESS:
2821 MURRAY AVE
BENSALEM, PA 19020

KEVIN J MCDERMOTT
MARCY M MCDERMOTT
2821 MURRAY AVE
BENSALEM PA 19020-2632

CURRENT MONTHLY MORTGAGE PAYMENT		NEW PAYMENT INFORMATION	
Principal & Interest	726.43	Principal & Interest	726.43
Escrow	521.61	Escrow	555.20
Prorated Escrow Shortage	121.75	Prorated Escrow Shortage	50.39
Total Payment	1,369.79	Total Payment	1,332.02
		New Payment Effective Date	01/01/20

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		CUR BAL PROJECTION	REQ BAL PROJECTION
CITY TAX	\$1,110.09	MONTH	DESCRIPTION				
HAZARD INS	\$1,531.00		BEGINNING BALANCE			2,726.60	3,331.24
TAXES	\$4,021.35	January				3,281.80	3,886.44
		February				3,837.00	4,441.64
		March				4,392.20	4,996.84
		April	CITY TAX	1,110.09	3,837.31	4,441.95	
		April	HAZARD INS	1,531.00	2,306.31	2,910.95	
		May			2,861.51	3,466.15	
		June			3,416.71	4,021.35	
		July			3,971.91	4,576.55	
		August	SCHOOL TAX	4,021.35	505.76 *	1,110.40 **	
		September			1,060.96	1,665.60	
		October			1,616.16	2,220.80	
		November			2,171.36	2,776.00	
		December			2,726.56	3,331.20	

CALCULATION OF ESCROW ADJUSTMENT	
BEGINNING PROJECTED BALANCE	\$2,726.60
BEGINNING REQUIRED BALANCE	\$3,331.24

ESCROW SHORTAGE \$604.64

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

INTERNET REPRINT
ESCROW SHORTAGE COUPON

Customer Name: KEVIN J MCDERMOTT
MARCY M MCDERMOTT

PNC BANK
PO BOX 6534
CAROL STREAM IL 60197-6534

Account Number: [REDACTED] Shortage Amount: \$604.64

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to \$1,281.63 once you pay the shortage amount. In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

DATE: November 8, 2019

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$1,110.40, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			3,129.67
01/19		521.61		3,651.28
02/19		521.61		4,172.89
03/19		521.61		4,694.50
04/19	CITY TAX	521.61	1,085.39	4,130.72
05/19	HAZARD INS	521.61	1,243.00	3,409.33
06/19		521.61		3,930.94
07/19		521.61		4,452.55
08/19	SCHOOL TAX	521.61	3,930.94	1,043.22 **
09/19		521.61		1,564.83
10/19		521.61		2,086.44
11/19		521.61		2,608.05
12/19		521.61		3,129.66
TOTAL		6,259.32	6,259.33	

This is a statement of actual escrow account activity from January 2019 through December 2019. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			1,159.27
01/19		509.45		1,668.72
02/19		1,286.72		2,955.44
03/19		643.36		3,598.80
04/19	CITY TAX		1,110.09 *	2,488.71
04/19	HAZARD INS		1,531.00 *	957.71
05/19		1,286.72	*	2,244.43
06/19		643.36		2,887.79
07/19		643.36		3,531.15
08/19	SCHOOL TAX	643.36	4,021.35 *	153.16
09/19		643.36		796.52
10/19		643.36		1,439.88
11/19		643.36 e		2,083.24
12/19		643.36 e		2,726.60
TOTAL		8,229.77	6,662.44	

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/homehq to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Kevin J. McDermott

Debtor(s)

**PNC BANK NATIONAL
ASSOCIATION**

Movant

vs.

Kevin J. McDermott

Debtor(s)

**William C. Miller Esq.,
Trustee**

BK NO. 15-11768 MDC

Chapter 13

Related to Claim No. 6

**CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change**

I, Rebecca A. Solarz, of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on December 6, 2019, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)
Kevin J. McDermott
2821 Murray Avenue
Bensalem, PA 19020

Attorney for Debtor(s)
Paul H. Young, Esq.
3554 Hulmeville Road
Suite 102
Bensalem, PA 19020

Trustee
William C. Miller Esq.
P.O. Box 1229
Philadelphia, PA 19105

Method of Service: electronic means or first class mail

Dated: December 6, 2019

/s/Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Phone: (215) 825-6327
Email: rsolarz@kmlawgroup.com